

Information to identify the case:

Debtor 1	Charles E. Richardson	Social Security number or ITIN	xxx-xx-5640
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-12097-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Charles E. Richardson

11/1/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Charles E. Richardson
 Debtor

Case No. 18-12097-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Nov 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2019.

db +Charles E. Richardson, 109 Tattersall Drive, Burlington, NJ 08016-4324
 517312874 +Cap1/bstby, PO Box 9001007, Louisville, KY 40290-1007
 517312877 +KML Law Group PC, 216 Haddon Avenue Suite 406, Collingswood, NJ 08108-2812
 517363519 Navient Solutions, LLC on behalf of, Educational Credit Management, Corporation,
 PO BOX 16408, St. Paul, MN 55116-0408
 517312880 +Shellpoint Mortgage Servicing, PO Box 740039, Cincinnati, OH 45274-0039
 517312882 +Township Of Burlington, 851 Old York Road, Water & Sewer Utility,
 Burlington, NJ 08016-3829
 517312884 +Wilmington Savings Fund Society Trust, 55 Beattie Place Suite 110,
 Greenville, SC 29601-5115
 517461139 +Wilmington Savings Fund Society, FSB, C/O Shellpoint Mortgage Servicing, PO Box 10826,
 Greenville, SC 29603-0826
 518370385 Wilmington Savings Fund Society, FSB, d/b/a Christ, POB 10826, Greenville, SC 29603-0826

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Nov 02 2019 00:27:45 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 02 2019 00:27:42 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: WFFC.COM Nov 02 2019 03:43:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto,
 1451 Thomas Langston Rd., Winterville, NC 28590-8872
 517402990 EDI: BECKLEE.COM Nov 02 2019 03:43:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517312873 +EDI: BANKAMER.COM Nov 02 2019 03:43:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 517312875 +EDI: CAPITALONE.COM Nov 02 2019 03:43:00 Capital One,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 517312876 EDI: ECMC.COM Nov 02 2019 03:43:00 ECMC, PO Box 64909, St Paul, MN 55164-0909
 517403124 +EDI: MID8.COM Nov 02 2019 03:43:00 Midland Funding LLC, PO Box 2011,
 Warren, MI 48090-2011
 517312878 +EDI: NAVIENTFKASMSERV.COM Nov 02 2019 03:43:00 Navient, Attn: Bankruptcy, Po Box 9500,
 Wilkes-Barre, PA 18773-9500
 517333700 EDI: AGFINANCE.COM Nov 02 2019 03:43:00 ONEMAIN, PO BOX 3251,
 EVANSVILLE, IN. 47731-3251
 517312879 +EDI: AGFINANCE.COM Nov 02 2019 03:43:00 OneMain Financial, Attn: Bankruptcy Department,
 601 Nw 2nd St #300, Evansville, IN 47708-1013
 517741193 EDI: PRA.COM Nov 02 2019 03:43:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541
 517741194 EDI: PRA.COM Nov 02 2019 03:43:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
 517450142 EDI: PRA.COM Nov 02 2019 03:43:00 Portfolio Recovery Associates, LLC,
 c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
 517312881 E-mail/Text: claimsdepartment@sunnova.com Nov 02 2019 00:25:31 Sunnova Energy Corp.,
 20 Greenway Plaze, Suite 475, Houston, TX 77046
 517418466 EDI: WFFC.COM Nov 02 2019 03:43:00 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se,
 P.O. BOX 19657, IRVINE, CA 92623-9657
 517312883 +EDI: WFFC.COM Nov 02 2019 03:43:00 Wells Fargo Dealer Services, Attn: Bankruptcy,
 Po Box 19657, Irvine, CA 92623-9657

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 26

Date Rcvd: Nov 01, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Alexandra T. Garcia on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not in its individual capacity but as Trustee of Securitized Mortgage Asset
Loan Trust 2015-1 NJECFMAIL@mw-law.com, nj-ecfmail@ecf.courtdrive.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Joseph J. Rogers on behalf of Debtor Charles E. Richardson jjresq@comcast.net,
jjrogers0507@gmail.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Melissa S DiCerbo on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not in its individual capacity but as Trustee of Securitized Mortgage Asset
Loan Trust 2015-1 nj-ecfmail@mw-law.com, nj-ecfmail@ecf.courtdrive.com
Rebecca Ann Solarz on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not in its individual capacity but as Trustee of Securitized Mortgage Asset
Loan Trust 2015-1 REO rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9